Access
News on WCB products, programs, and services
December 2003

PERSONAL OPTIONAL PROTECTION (POP) INSURANCE

We've got you covered

And now you can choose the payment options you want

If you rely on Personal Optional Protection (POP) insurance to bid on contracts or get clearance letters, you'll be happy to know we've improved our product to make it easier for you to do business.

If you're a subcontractor, you understand how important clearance letters are to work in B.C. When you pay your POP premiums quarterly with your Employer's Remittance Form, you can earn clearance only until the end of the previous quarter. By switching to our prepayment plan, you may qualify for clearance until the end of the next quarter, or better yet, until the end of the year! That means you can get down to business or receive funds from a payment holdback much sooner.

Similarly, if you're a prime contractor, you'll have the peace of mind of knowing you won't be responsible for subcontractors' premiums if they've prepaid POP and their accounts are in good standing.

While all new POP policy holders will be required to prepay their insurance as of February, current policy holders have the option of switching. If you'd like to switch in the new year, go to **WorkSafebc.com** and select Pay Premiums and Report Payroll. If you've already signed up for our secured online services, log in with your user ID and select Personal Optional Protection on the left-hand side of the screen. If you haven't yet signed up, select Sign up and follow the instructions on the screen.

Once you've signed up, you can take advantage of a range of online services and pay by credit card, e-banking, pre-authorized payments, or direct debit. Or, if you prefer, you can continue to pay by cheque or money order, at the bank or by mail.

For more information, visit **WorkSafebc.com**, where you will also find information about how you can register for Personal Optional Protection online.

Reporting and paying — more choices than ever before

We recognize that people like to do business in different ways. That's why we're expanding the range of options available for reporting your payroll and paying your insurance premiums. Soon, you'll be able to conduct business with the WCB using an automated telephone system as well as online, at your bank, in person, or by mail or fax. It all depends on your preference.

The online option

If you're comfortable with the Internet, the Online Reporting and Remitting application at **WorkSafebc.com** may be right for you. This option allows you to report your payroll and pay your premiums quickly and easily any time of the day, from any computer with Internet access, all in about six minutes or less. Pay by credit card or direct debit, or use Internet or telephone banking — the choice is yours.

There are additional benefits to conducting your business online. If you pay your premiums in instalments, for instance, you'll be eligible to receive three months of clearance in advance. If you prepay your premium for the whole year, you'll receive clearance until the end of the year. With clearances so readily available, you may have an advantage when bidding on a contract or be in a better position to receive a holdback from a contractor.

To enjoy these benefits, you need to set up an instalment or prepayment plan early in the year: by February 28 if you report your payroll four times a year, by April 15 if you report annually.

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Reporting and paying cont'd

By phone

If the Internet isn't your medium, perhaps our automated telephone system will meet your needs. This option, which allows you to report your payroll, pay your premiums, and check your account balance, is expected to be available early in the new year. As with our web site, this service will be available 24 hours a day, seven days a week.

The automated system will also direct you to the appropriate channel to register your firm or obtain clearance letters.

By mail or in person

If you prefer more traditional methods of reporting and remitting, you can return the paper forms to us by fax or mail and pay your premiums by cheque — in person at any WCB office, at your bank, or by mail.

So boot up and go to **WorkSafebc.com**, pick up the phone, visit us, mail or fax us. We want to make it easy and convenient to report your payroll and pay your premiums, in whatever way you choose.

Maximum wage rate set to increase

The maximum wage rate and the maximum coverage for Personal Optional Protection (POP) insurance are increasing effective January 1, 2004.

The maximum wage rate — that is, the maximum insurable earnings per worker for the year — will increase from $60,900 to $60,700, while the maximum possible POP coverage will go from $5,008 to $5,058 per month.

When completing your annual payroll report, be sure to check the maximum wage rate for the reporting year at **WorkSafebc.com** or on Line 7 of your report.

It's the law

Employers are reminded that it is against the law to charge workers for WCB premiums. Section 14 of the *Workers Compensation Act* prohibits employers from charging workers, either directly or indirectly, for any portion of their premiums.

Employers who do charge workers are breaking the law and must reimburse the worker for the total amount charged. If an employer refuses to reimburse the worker, the worker can sue the employer to recover the money.

New resources available online

Is Your Child Safe at Work? Young Worker Safety — Myths and Facts Parents Need to Know

This new brochure, written for parents whose children are either in the workforce or thinking of entering the workforce, provides information on what those parents can and should be doing to keep their children safe on the job. To access the guide online, visit the WCB's Young Worker Health and Safety Centre at **http://young worker.healthandsafetycentre.org/s/Home.asp**

Health & Safety Guide for New Retail Workers

The Retail Council of Canada, Retail BC, and the WCB have united forces to create a practical, down-to-earth guide for new workers in the retail industry. The 32-page booklet, designed to increase awareness about occupational health and safety in the retail sector, provides straightforward safety tips and guidelines. To access an online version, visit the WCB's Health and Safety Centre at **http://small business. healthandsafetycentre.org/s/SafetyforBusiness.asp**. To order a hard copy, call Retail BC at **604 736-0368**.

Ceiling Lift Resources

This Internet resource is for health care professionals who deal with overhead patient hoists and ceiling lifts. From planning and installation to training staff and tracking results, this best practices guide is designed to help you select, install, and safely use overhead patient lift devices. It is available at **http://healthcare.healthandsafetycentre.org/s/ceilingliftresources.asp**

Handle with Care: Patient Handling and the Application of Ergonomics (MSI) Requirements

This guide describes how to identify, assess, and control the risks of musculoskeletal injuries (MSIs) associated with patient handling. It is designed to help health care professionals interpret and apply Sections 4.46 to 4.53 of the Occupational Health and Safety Regulation. You can access the guide at **http://healthcare.healthandsafetycentre.org/s/Musculoskeletal.asp**

Print it, post it

Do you need safety signs or stickers for your workplace? If so, you may want to visit our new online signs and stickers search engine at **http://publications.healthandsafetycentre.org/s/stickers-index.asp**. You can search the database by keyword or browse by industry or topic, then simply print the items you need, when you need them. It's fast, easy, and convenient.

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This newsletter is also available electronically on the WCB web site at **www.WorkSafebc.com/publications/newsletters/access/**

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